

M&F BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$274	\$312	14.0%		
Loans	\$210	\$202	-4.0%		
Construction & development	\$17	\$13	-21.9%		
Closed-end 1-4 family residential	\$38	\$35	-9.4%		
Home equity	\$4	\$4	-6.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-4.6%		
Commercial & Industrial	\$9	\$10	11.3%		
Commercial real estate	\$126	\$126	0.1%		
Unused commitments	\$24	\$23	-6.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$14	45.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$7	-17.7%		
Cash & balances due	\$7	\$74	992.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$241	\$279	15.6%		
Deposits	\$228	\$272	19.5%		
Total other borrowings	\$8	\$1	-90.4%		
FHLB advances	\$8	\$1	-90.4%		
Equity					
Equity capital at quarter end	\$33	\$33	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	10.4%	--		
Tier 1 risk based capital ratio	12.8%	15.6%	--		
Total risk based capital ratio	14.1%	16.8%	--		
Return on equity ¹	-0.6%	3.2%	--		
Return on assets ¹	-0.1%	0.4%	--		
Net interest margin ¹	4.5%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	39.6%	23.6%	--		
Loss provision to net charge-offs (qtr)	102.3%	124.7%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.0%	4.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.7%	7.0%	0.0%	0.1%	--
Home equity	1.4%	0.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	14.7%	12.3%	9.0%	0.1%	--
Commercial real estate	3.7%	9.2%	0.1%	0.1%	--
Total loans	4.3%	8.1%	0.5%	0.1%	--